

**WEST**

Help

Logout

Interrupt

Main Menu

Search Form

Posting Counts

Show 8 Numbers

Edit 8 Numbers

Preferences

Your wildcard search against 2000 terms has yielded the results below

Search for additional matches among the next 2000 terms

starting with: SECOND\$(SECONDS.TIMES.6).P28-P87.

**Search Results -**

Terms	Documents
(transmit\$ or convey\$ or transfer\$) near15 (authentication\$) near25 (second\$) near15 network\$ near25 (packet\$) near11 data	1

US Patents Full-Text Database  
 US Pre-Grant Publication Full-Text Database  
 JPO Abstracts Database  
 EPO Abstracts Database  
 Derwent World Patents Index  
 IBM Technical Disclosure Bulletins

Database:

Refine Search:

(transmit\$ or convey\$ or transfer\$)  
 near15 (authentication\$) near25  
 (second\$) near15 network\$ near25

Clear

**Search History**

Today's Date: 8/22/2001

<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
USPT	(transmit\$ or convey\$ or transfer\$) near15 (authentication\$) near25 (second\$) near15 network\$ near25 (packet\$) near11 data	1	L10
	18 and ((705/1  705/2  705/3  705/4  705/5  705/6  705/7  705/8  705/9  705/10  705/11  705/12  705/13  705/14  705/15  705/16  705/17  705/18  705/19  705/20  705/21		

*considered*  
*all*

USPT

|705/22 |705/23 |705/24 |705/25  
 |705/26 |705/27 |705/28 |705/29  
 |705/30 |705/31 |705/32 |705/33  
 |705/34 |705/35 |705/36 |705/37  
 |705/38 |705/39 |705/40 |705/41  
 |705/42 |705/43 |705/44 |705/45  
 |705/400 )!.CCLS. )

5

L9*Consider all*

USPT

(transmit\$ or convey\$ or transfer\$)  
 near15 (authentication\$) near25  
 (first\$) near15 network\$

32

L8*revised all*

USPT

l6 and ((705/1 |705/2 |705/3 |705/4  
 |705/5 |705/6 |705/7 |705/8 |705/9  
 |705/10 |705/11 |705/12 |705/13  
 |705/14 |705/15 |705/16 |705/17  
 |705/18 |705/19 |705/20 |705/21  
 |705/22 |705/23 |705/24 |705/25  
 |705/26 |705/27 |705/28 |705/29  
 |705/30 |705/31 |705/32 |705/33  
 |705/34 |705/35 |705/36 |705/37  
 |705/38 |705/39 |705/40 |705/41  
 |705/42 |705/43 |705/44 |705/45  
 |705/400 )!.CCLS. )

0

L7

USPT

(first network\$) near25 (authenticat\$  
 or authoriz\$) near15 (connect\$)  
 near14 (packet\$) near11 data\$  
 near15 (second network\$)

38

L6*revised all*

USPT

l4 and ((705/1 |705/2 |705/3 |705/4  
 |705/5 |705/6 |705/7 |705/8 |705/9  
 |705/10 |705/11 |705/12 |705/13  
 |705/14 |705/15 |705/16 |705/17  
 |705/18 |705/19 |705/20 |705/21  
 |705/22 |705/23 |705/24 |705/25  
 |705/26 |705/27 |705/28 |705/29  
 |705/30 |705/31 |705/32 |705/33  
 |705/34 |705/35 |705/36 |705/37  
 |705/38 |705/39 |705/40 |705/41  
 |705/42 |705/43 |705/44 |705/45  
 |705/400 )!.CCLS. )

1

L5*Consider all*

USPT

(user\$ or customer\$ or buyer\$ or  
 purchaser\$) near25 (first network\$)  
 near15 (authoriz\$ or authenticat\$ or  
 endorse\$ or permit\$ or confirm\$)  
 near15 (packet\$) near15 (data\$)  
 near41 (second network\$)

69

L4*revised all*

USPT,EPAB,DWPI

(user\$ or customer\$ or buyer\$ or  
 purchaser\$) near25 (first network\$)  
 near15 (authoriz\$ or authenticat\$ or  
 endorse\$ or permit\$ or confirm\$)

4587

L3*Consider all  
titles only*

	near15 (second network\$)		
USPT	(connect\$)near12 packet\$ near11 data\$ near15 network\$	1489	<u>L2</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	(connect\$)near12 packet\$ near11 data\$ near15 network\$	2329	<u>L1</u>

**WEST**[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)**Search Results -**

Terms	Documents
112 and 114	1

Database: 
 US Patents Full-Text Database  
 US Pre-Grant Publication Full-Text Database  
 JPO Abstracts Database  
 EPO Abstracts Database  
 Derwent World Patents Index  
 IBM Technical Disclosure Bulletins

Refine Search: 112 and 114 Clear

**Search History****Today's Date: 8/22/2001**

<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
USPT	112 and 114	1	<u>L15</u>
USPT	secure\$ near15 communication\$	11009	<u>L14</u>
USPT	112 and ((705/1  705/2  705/3  705/4  705/5  705/6  705/7  705/8  705/9  705/10  705/11  705/12  705/13  705/14  705/15  705/16  705/17  705/18  705/19  705/20  705/21  705/22  705/23  705/24  705/25  705/26  705/27  705/28  705/29  705/30  705/31  705/32  705/33  705/34  705/35  705/36  705/37  705/38  705/39  705/40  705/41  705/42  705/43  705/44  705/45  705/400 )!.CCLS. )	0	<u>L13</u>
USPT	16 and (payment\$ or bill\$)	18	<u>L12</u>

*Ans. Fredall**venuesall*

EPAB	ep1052825	0	<u>L11</u>
	(transmit\$ or convey\$ or transfer\$)		
USPT	near15 (authentication\$) near25	1	<u>L10</u>
	(second\$) near15 network\$ near25		
	(packet\$) near11 data		
	18 and ((705/1  705/2  705/3  705/4		
	705/5  705/6  705/7  705/8  705/9		
	705/10  705/11  705/12  705/13		
	705/14  705/15  705/16  705/17		
	705/18  705/19  705/20  705/21		
USPT	705/22  705/23  705/24  705/25	5	<u>L9</u>
	705/26  705/27  705/28  705/29		
	705/30  705/31  705/32  705/33		
	705/34  705/35  705/36  705/37		
	705/38  705/39  705/40  705/41		
	705/42  705/43  705/44  705/45		
	705/400 )!.CCLS. )		
	(transmit\$ or convey\$ or transfer\$)		
USPT	near15 (authentication\$) near25	32	<u>L8</u>
	(first\$) near15 network\$		
	16 and ((705/1  705/2  705/3  705/4		
	705/5  705/6  705/7  705/8  705/9		
	705/10  705/11  705/12  705/13		
	705/14  705/15  705/16  705/17		
	705/18  705/19  705/20  705/21		
USPT	705/22  705/23  705/24  705/25	0	<u>L7</u>
	705/26  705/27  705/28  705/29		
	705/30  705/31  705/32  705/33		
	705/34  705/35  705/36  705/37		
	705/38  705/39  705/40  705/41		
	705/42  705/43  705/44  705/45		
	705/400 )!.CCLS. )		
	(first network\$) near25 (authenticat\$		
	or authoriz\$) near15 (connect\$)		
USPT	near14 (packet\$) near11 data\$	38	<u>L6</u>
	near15 (second network\$)		
	14 and ((705/1  705/2  705/3  705/4		
	705/5  705/6  705/7  705/8  705/9		
	705/10  705/11  705/12  705/13		
	705/14  705/15  705/16  705/17		
	705/18  705/19  705/20  705/21		
USPT	705/22  705/23  705/24  705/25	1	<u>L5</u>
	705/26  705/27  705/28  705/29		
	705/30  705/31  705/32  705/33		
	705/34  705/35  705/36  705/37		
	705/38  705/39  705/40  705/41		
	705/42  705/43  705/44  705/45		
	705/400 )!.CCLS. )		

USPT	(user\$ or customer\$ or buyer\$ or purchaser\$) near25 (first network\$) near15 (authoriz\$ or authenticat\$ or endorse\$ or permit\$ or confirm\$) near15 (packet\$) near15 (data\$) near41 (second network\$)	69	<u>L4</u>
USPT,EPAB,DWPI	(user\$ or customer\$ or buyer\$ or purchaser\$) near25 (first network\$) near15 (authoriz\$ or authenticat\$ or endorse\$ or permit\$ or confirm\$) near15 (second network\$)	4587	<u>L3</u>
USPT	(connect\$)near12 packet\$ near11 data\$ near15 network\$	1489	<u>L2</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	(connect\$)near12 packet\$ near11 data\$ near15 network\$	2329	<u>L1</u>

<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
USPT	(first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$ near15 data\$	1	<u>L7</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$	5	<u>L6</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near21 packet\$	5	<u>L5</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near21 packet\$ near3 data	0	<u>L4</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 first network\$ near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$)	250243	<u>L3</u>
USPT	11 and ((705/1  705/2  705/3  705/4  705/5  705/6  705/7  705/8  705/9  705/10  705/11  705/12  705/13  705/14  705/15  705/16  705/17  705/18  705/19  705/20  705/21  705/22  705/23  705/24  705/25  705/26  705/27  705/28  705/29  705/30  705/31  705/32  705/33  705/34  705/35  705/36  705/37  705/38  705/39  705/40  705/41  705/42  705/43  705/44  705/45  705/400 )!.CCLS. )	998	<u>L2</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 first network\$ near18 (user or customer or purchaser or consumer\$) near19 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$)	250219	<u>L1</u>

**WEST**[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)**Search Results -**

Terms	Documents
(first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$	5

**Database:**

US Patents Full-Text Database  
US Pre-Grant Publication Full-Text Database  
JPO Abstracts Database  
EPO Abstracts Database  
Derwent World Patents Index  
IBM Technical Disclosure Bulletins

**Refine Search:**

(first network\$) near18 (authorizat\$ or  
authenticat\$ or endors\$) near21  
(payment\$) near31 (second network\$)

[Clear](#)**Search History****Today's Date: 8/22/2001**



<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
USPT	(first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$	5	<u>L8</u>
USPT	(first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$ near15 data\$	1	<u>L7</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$	5	<u>L6</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near21 packet\$	5	<u>L5</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near21 packet\$ near3 data	0	<u>L4</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 first network\$ near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$)	250243	<u>L3</u>
USPT	11 and ((705/1  705/2  705/3  705/4  705/5  705/6  705/7  705/8  705/9  705/10  705/11  705/12  705/13  705/14  705/15  705/16  705/17  705/18  705/19  705/20  705/21  705/22  705/23  705/24  705/25  705/26  705/27  705/28  705/29  705/30  705/31  705/32  705/33  705/34  705/35  705/36  705/37  705/38  705/39  705/40  705/41  705/42  705/43  705/44  705/45  705/400 )!.CCLS. )	998	<u>L2</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 first network\$ near18 (user or customer or purchaser or consumer\$) near19 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$)	250219	<u>L1</u>

**WEST**[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)

Your wildcard search against 2000 terms has yielded the results below

Search for additional matches among the next 2000 terms

starting with: DATA\$(DATAMEM).P28-P87.

**Search Results -**

Terms	Documents
(first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$ near15 data\$	1

Database:

US Patents Full-Text Database  
US Pre-Grant Publication Full-Text Database  
JPO Abstracts Database  
EPO Abstracts Database  
Derwent World Patents Index  
IBM Technical Disclosure Bulletins

Refine Search:

(first network\$) near18 (authorizat\$ or  
authenticat\$ or endors\$) near21  
(payment\$) near31 (second network\$)

[Clear](#)**Search History****Today's Date: 8/22/2001**

**WEST****End of Result Set**

Generate Collection

L7: Entry 1 of 1

File: USPT

Mar 3, 1998

DOCUMENT-IDENTIFIER: US 5724424 A

TITLE: Digital active advertising

CLPR: *Jan*

45. A payment computer for use in transferring funds having real monetary value from a sender to a beneficiary, said payment computer being programmed to receive, over a public packet switched communications network, a payment request specifying a payment amount to be transferred from said sender to said beneficiary, said payment request comprising at least one digital signature of components that include components derived from said payment request, at least one of which digital signatures protects said payment request from forgery, including authenticating an identity of one of a plurality of principals as an originator of said payment request, at least one of which digital signatures protects said payment request from replay attack, and at least one of which digital signatures is computed based on a principal-specific secret key, said payment computer further being programmed to authenticate said payment request, to cause a message to be transmitted into a financial authorization network external to said network payment system, in order to verify that said sender has adequate funds or credit having real monetary value, to receive an authorization from said financial authorization network in response to said message, to transmit an authorization message over said public packet switched communications network, said authorization message comprising an authenticator proving that said payment computer originated said authorization message, to cause information pertaining to said payment request and authorization to be recorded in a settlement database, and to cause funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization network external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network.

CLPR:

46. A payment computer for use in transferring funds having

real monetary value from a sender to a beneficiary, said payment computer being programmed to receive, over a public packet switched communications network, a payment request specifying a payment amount to be transferred from said sender to said beneficiary, said payment request comprising at least one digital signature of components that include components derived from said payment request, at least one of which digital signatures protects said payment request from forgery, including authenticating an identity of one of a plurality of principals as an originator of said payment request, at least one of which digital signatures protects said payment request from replay attack, and at least one of which digital signatures is computed based on a principal-specific secret key, said payment computer further being programmed to authenticate said payment request, to cause a message to be transmitted into a financial authorization network external to said network payment system, in order to verify that said sender has adequate funds or credit having real monetary value, to receive an authorization from said financial authorization network in response to said message, to transmit an authorization message over said public packet switched communications network, said authorization message comprising an authenticator proving that said payment computer originated said authorization message and being capable of validation without use of a secret key, to cause information pertaining to said payment request and authorization to be recorded in a settlement database, and to cause funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization network external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network.

CLPV:

said payment computer being programmed to cause a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, to receive an authorization from said financial authorization network in response to said message, to transmit an authorization message to said client computer over said public packet switched communications network, to cause information pertaining to said payment request and authorization to be recorded in a settlement database, and to cause funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization network external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said

sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network;

CLPV:

causing a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, receiving, at said payment computer, an authorization from said financial authorization system in response to said message, transmitting an authorization message from said payment computer to said client computer over said public packet switched communications network, causing information pertaining to said payment request and authorization to be recorded in a settlement database, and causing funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization system external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network;

CLPV:

each of said buyer computers being programmed to transmit over said public packet switched communications network to at least one of said merchant computers, in response to a user request, a purchase message and to cause a payment request, comprising a payment amount, to be transmitted over said public packet switched communications network into a payment system comprising a financial authorization network external to said public packet switched communications network, in order to initiate authorization of purchase of a product having real monetary value and in order to initiate recordation of information pertaining to said payment request and an authorization in a settlement database;

CLPV:

in response to a user request, transmitting over said public packet switched communications network from one of said buyer computers to one of said merchant computers a purchase message, and causing a payment request, comprising a payment amount, to be transmitted over said public packet switched communications network into a payment system comprising a financial authorization network external to said public packet switched communications network, in order to initiate authorization of purchase of a product having real monetary value and in order to initiate recordation of information pertaining to said payment request and an authorization in a settlement database; and

CLPV:

said payment computer being programmed to cause a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, to receive an authorization from said financial authorization network in response to said message, to transmit an authorization message to said client computer over said public packet switched communications network, to cause information pertaining to said payment request and said authorization to be recorded in a settlement database, and to cause funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization network external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network;

CLPV:

causing a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, receiving, at said payment computer, an authorization from said financial authorization system in response to said message, transmitting an authorization message from said payment computer to said client computer over said public packet switched communications network, causing information pertaining to said payment request and said authorization to be recorded in a settlement database, and causing funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization system external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network;

CLPV:

said payment computer being programmed to cause a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, to receive an authorization from said financial authorization network in response to said message, to transmit an authorization message to said client computer over

said public packet switched communications network, to cause information pertaining to said payment request and authorization to be recorded in a settlement database, and to cause funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization network external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network;

CLPV:

causing a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, receiving, at said payment computer, an authorization from said financial authorization system in response to said message, transmitting an authorization message from said payment computer to said client computer over said public packet switched communications network, causing information pertaining to said payment request and authorization to be recorded in a settlement database, and causing funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization system external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network;

CLPV:

each of said buyer computers being programmed to transmit over said public packet switched communications network to at least one of said merchant computers, in response to a user request, a purchase message and to cause a payment request, comprising a payment amount, to be transmitted over said public packet switched communications network into a payment system comprising a financial authorization network external to said public packet switched communications network, in order to initiate authorization of purchase of a product having real monetary value and in order to initiate recordation of information pertaining to said payment request and an authorization in a settlement database;

CLPV:

in response to a user request, transmitting over said public packet switched communications network from one of said buyer

computers to one of said merchant computers a purchase message, and causing a payment request, comprising a payment amount, to be transmitted over said public packet switched communications network into a payment system comprising a financial authorization network external to said public packet switched communications network, in order to initiate authorization of purchase of a product having real monetary value and in order to initiate recordation of information pertaining to said payment request and an authorization in a settlement database; and

CLPV:

said payment computer being programmed to cause a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, to receive an authorization from said financial authorization network in response to said message, to transmit an authorization message to said client computer over said public packet switched communications network, to cause information pertaining to said payment request and said authorization to be recorded in a settlement database, and to cause funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization network external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public packet switched communications network;

CLPV:

causing a message to be transmitted into said financial authorization network external to said public packet switched communications network, in order to verify that said sender has adequate funds or credit having real monetary value, receiving, at said payment computer, an authorization from said financial authorization system in response to said message, transmitting an authorization message from said payment computer to said client computer over said public packet switched communications network, causing information pertaining to said payment request and said authorization to be recorded in a settlement database, and causing funds having real monetary value to be transferred from said sender to said beneficiary conditioned on said payment request having been authorized in real time by said financial authorization system external to said public packet switched communications network, based on an external credit card account or an external demand deposit account having sufficient credit or funds of real monetary value available to said sender, and conditioned on at least one message transmitted over said public packet switched communications network in connection with transfer of said funds not being a replay of a message previously transmitted over said public



packet switched communications network;

**WEST****End of Result Set**

Generate Collection

L10: Entry 1 of 1

File: USPT

Dec 26, 2000

DOCUMENT-IDENTIFIER: US 6167513 A

TITLE: Mobile computing scheme using encryption and authentication processing based on mobile computer location and network operating policy

CLPR:

36. The packet processing device of claim 21, wherein when the first recognition unit and the second recognition unit recognize that said mobile computer is located outside the home network and a correspondent stationary node of said mobile computer is located in an identical network as said mobile computer, and that there exists a packet processing device which has a packet transmitted by said mobile computer as an encryption and authentication processing target and there exists a packet processing device which has a packet transmitted by said correspondent stationary node as an encryption and authentication processing target, and also an optimization of a data transfer route for said mobile computer is requested and the second recognition unit recognizes that said packet processing device has a packet transmitted by said correspondent stationary node as an encryption and authentication processing target,

CLPR:

38. The packet processing device of claim 21, wherein when the first recognition unit and the second recognition unit recognize that said mobile computer is located outside the home network and a correspondent stationary node of said mobile computer is located in another network which is neither the home network nor a network at which said mobile computer is located, and that there exists a packet processing device which has a packet transmitted by said mobile computer as an encryption and authentication processing target and there exists a packet processing device which has a packet transmitted by said correspondent stationary node as an encryption and authentication processing target, and also an optimization of a data transfer route for said mobile computer is requested and the second recognition unit recognizes that said packet processing device has a packet transmitted by said mobile computer as an encryption and authentication processing target,

CLPR:

41. The packet processing device of claim 21, wherein when the first recognition unit and the second recognition unit

recognize that said mobile computer is located outside the home network and a correspondent stationary node of said mobile computer is located outside the home network, and that there is no packet processing device which has a packet transmitted by said mobile computer as an encryption and authentication processing target and there exists a packet processing device which has a packet transmitted by said correspondent stationary node as an encryption and authentication processing target, and also an optimization of a data transfer route for said mobile computer is requested and the second recognition unit recognizes that said packet processing device has a packet transmitted by said correspondent stationary node as an encryption and authentication processing target,

CLPV:

when said packet processing device is located in the home network and if said response message is received from said mobile computer management device, the transfer unit transfers said response message toward said moving mobile computer by encrypting a prescribed communication content and attaching an end-to-end authentication data and said second type link authentication data.

interconnecting a plurality of client computers and a payment computer, and comprising the steps of:

CLPR:

29. A method of providing for real-time authorization of purchase transactions by a financial authorization network external to a public packet switched communications network interconnecting a plurality of client computers and a payment computer, and comprising the steps of:

CLPR:

31. A payment computer for use in providing real-time authorization of payment transactions by a financial authorization network external to the network payment system, the payment computer being programmed to receive, over a public packet switched communications network, a payment request message specifying a payment amount to be transferred from the sender to the beneficiary, the payment computer further being programmed to authenticate the payment request message, to cause a message to be transmitted into a financial authorization network external to the network payment system, in order to verify that the sender has adequate funds or credit having real monetary value, to receive an authorization from the financial authorization network in response to the message transmitted into the financial authorization network, and to transmit an authorization message over the public packet switched communications network, the authorization message comprising an authenticator proving that the payment computer originated the authorization message, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPR:

35. A method of providing for real-time authorization of purchase transactions by a financial authorization network external to a public packet switched communications network interconnecting a plurality of client computers and a payment computer, and comprising the steps of:

CLPV:

the payment computer being programmed to cause a message to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary, to receive an authorization from the financial authorization network in response to the message, and to transmit an authorization message to the client computer over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPV:

causing a message to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, receiving, at the payment computer, an authorization from the financial authorization network, and transmitting an authorization message from the payment computer to the client computer over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPV:

the payment computer being programmed to cause a message to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, to receive an authorization from the financial authorization network in response to the message, and to transmit an authorization message to the client computer over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPV:

causing a message to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, receiving, at the payment computer, an authorization from the financial authorization system in response to the message, and transmitting an authorization message from the payment computer to the client computer over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPV:

the payment computer being programmed to receive the payment request message and to cause an authorization request to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, to receive an authorization from the financial authorization network, in response to the authorization request, and to transmit an authorization message to the client computer as at least one message over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched

communications network in connection with the real-time authorization not being a replay attack;

CLPV:

receiving, at the payment computer, the payment request message, and causing an authorization request to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, receiving, at the payment computer, an authorization from the financial authorization network, in response to the authorization request, and transmitting an authorization message from the payment computer to the client computer as at least one message over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay attack;

CLPV:

the payment computer being programmed to cause a message to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, to receive an authorization from the financial authorization network in response to the message, and to transmit an authorization message to the client computer over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPV:

causing a message to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, receiving, at the payment computer, an authorization from the financial authorization system in response to the message, and transmitting an authorization message from the payment computer to the client computer over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPV:

the payment computer being programmed to receive the payment request message and to cause an authorization request to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, to receive an authorization from the financial authorization network, in response to the

authorization request, and to transmit an authorization response to the client computer as at least one message over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay attack;

CLPV:

receiving, at the payment computer, the payment request message, and causing an authorization request to be transmitted into the financial authorization network external to the public packet switched communications network, in order to verify that the sender has adequate funds or credit having real monetary value, receiving, at the payment computer, an authorization from the financial authorization network, in response to the authorization request, and transmitting an authorization response from the payment computer to the client computer as at least one message over the public packet switched communications network, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay attack;

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USPT	(first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$ near15 data\$	1	<u>L7</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near31 (second network\$) near17 packet\$	5	<u>L6</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near21 packet\$	5	<u>L5</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 (first network\$) near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$) near21 packet\$ near3 data	0	<u>L4</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 first network\$ near18 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$)	250243	<u>L3</u>
USPT	11 and ((705/1  705/2  705/3  705/4  705/5  705/6  705/7  705/8  705/9  705/10  705/11  705/12  705/13  705/14  705/15  705/16  705/17  705/18  705/19  705/20  705/21  705/22  705/23  705/24  705/25  705/26  705/27  705/28  705/29  705/30  705/31  705/32  705/33  705/34  705/35  705/36  705/37  705/38  705/39  705/40  705/41  705/42  705/43  705/44  705/45  705/400 )!.CCLS. )	998	<u>L2</u>
USPT	(TRANSMITT\$ or transfer\$ or convey\$) near15 first network\$ near18 (user or customer or purchaser or consumer\$) near19 (authorizat\$ or authenticat\$ or endors\$) near21 (payment\$)	250219	<u>L1</u>

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L8: Entry 1 of 5

File: USPT

Mar 20, 2001

DOCUMENT-IDENTIFIER: US 6205437 B1

TITLE: Open network payment system for providing for real-time authorization of payment and purchase transactions

CLPR:

5. A method of providing for real-time authorization of purchase transactions by a financial authorization network external to a public packet switched communications network interconnecting a plurality of client computers and a payment computer, and comprising the steps of:

CLPR:

7. A payment computer for use in providing real-time authorization of payment transactions by a financial authorization network external to the network payment system, the payment computer being programmed to receive, over a public packet switched communications network, a payment request message specifying a payment amount to be transferred from the sender to the beneficiary, the payment computer further being programmed to authenticate the payment request message, to cause a message to be transmitted into a financial authorization network external to the network payment system, in order to verify that the sender has adequate finds or credit having real monetary value, to receive an authorization from the financial authorization network in response to the message, and to transmit an authorization message over the public packet switched communications network, the authorization message comprising an authenticator proving that the payment computer originated the authorization message, conditioned on at least one message transmitted over the public packet switched communications network in connection with the real-time authorization not being a replay of a message previously transmitted over the public packet switched communications network;

CLPR:

13. A method of providing for real-time authorization of purchase transactions by a financial authorization network external to a public packet switched communications network interconnecting a plurality of client computers and a payment computer, and comprising the steps of:

CLPR:

25. A method of providing for real-time authorization of purchase transactions by a financial authorization network external to a public packet switched communications network